

Information to identify the case:

Debtor 1	Christopher Soloninkin	Social Security number or ITIN xxx-xx-1010
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Kristine Anne Soloninkin	Social Security number or ITIN xxx-xx-4819
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-23569-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher Soloninkin

Kristine Anne Soloninkin
fka Kristine A. Kelsey

11/13/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Christopher Soloninkin
 Kristine Anne Soloninkin
 Debtors

Case No. 18-23569-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 56

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb	+Christopher Soloninkin, Kristine Anne Soloninkin, 104 Pier Lane, Fairfield, NJ 07004-2113
517631522	+Aaron & Company, c/o Turner Law Firm, LLC, 76 South Orange Avenue, South Orange, NJ 07079-1935
517631523	Advanced Health Partners, Box 870, Newburgh, NY 12551-0870
517631524	+All Jacked Up, LLC dba Retro Fitness, c/o Zakim & Zakim, PC, 190 Moore Street, Suite 306, Hackensack, NJ 07601-7418
517631527	American Honda Finance, 200 Little Falls Drive, Wilmington, DE 19808
517631529	+Associated Credit Svc, 115 Flanders Road, Ste 140, Westborough, MA 01581-1087
517631531	+Bergen W. Pediatric Center, PA, 541 Cedar Hill Avenue, Wyckoff, NJ 07481-2150
517631532	+C and M Kintiroglou, MDs, PA, 1500 Pleasant Valley Way, Suite 301, West Orange, NJ 07052-2956
517631535	+Cedar Grove Foot Ankle Specialists, PC, 886 Pompton Avenue, Suite A-1, Cedar Grove, NJ 07009-1257
517631537	+Christopher Jones, MD, 1129 Bloomfield Avenue, West Caldwell, NJ 07006-7127
517631539	+Claeys Emolo, c/o Emolo & Collini, Esqs., 375 Broadway, Paterson, NJ 07501-2294
517631544	+DSNB American Express, Box 8218, Mason, OH 45040-8218
517631542	+Discover Bank, 502 East Market Street, Greenwood, DE 19950-9700
517631543	+Doctors Office of West Caldwell, LLC, 484 Temple Hill Road, Suite 104, New Windsor, NY 12553-5529
517631545	EZ Pass NJ, Box 52002, Newark, NJ 07101-8202
517631547	+HSBC, 1800 Tysons Blvd, McLean, VA 22102-4267
517631550	+Jersey Rehab PA 1, 15 Newark Avenue, Belleville, NJ 07109-1123
517631552	+Matthew J. Marano, Jr., MD, LLC, 200 South Orange Avenue, Suite 209, Livingston, NJ 07039-5817
517631554	+Montville Veterinary Group, 3 Main Road, Montville, NJ 07045-9539
517631556	Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943
517631562	+PSEG, Box 14444, New Brunswick, NJ 08906-4444
517631557	+Paul M. Figlia, MD, PA, 1500 Pleasant Valley Way, Suite 307, West Orange, NJ 07052-2956
517631558	+Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
517631560	+Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
517631561	Progressive Financial Services, Inc., Box 22083, Tempe, AZ 85285-2083
517631567	Specialized Loan Servicing, LLC, 8472 Lucent Blvd, Suite 300, Littleton, CO 80129
517631568	Sportscare of America, PC, 11 Eagle Rock Avenue, Suite 201, East Hanover, NJ 07936-3167
517631569	Stonleigh Recovery Assoc., Box 1118, Charlotte, NC 28201-1118
517631570	Sunrise Credit Services, Inc., Box 9100, Farmingdale, NY 11735-9100
517631571	+The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
517631572	+United Collection Bureau, Box 1418, Maumee, OH 43537-8418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2019 00:49:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 14 2019 00:49:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: HNDA.COM Nov 14 2019 04:48:00 American Honda Finance Corp., P.O. Box 168088, Irving, TX 75016-8088
517631528	+EDI: ARSN.COM Nov 14 2019 04:48:00 ARS National Services, Box 469046, Escondido, CA 92046-9046
517631525	+EDI: GMACFS.COM Nov 14 2019 04:48:00 Ally Financial, Box 380901, Bloomington, MN 55438-0901
517631526	+EDI: AMEREXPR.COM Nov 14 2019 04:48:00 American Express Bank, FSB, 4315 South 2700 West, Salt Lake City, UT 84184-0002
517631530	+EDI: BANKAMER2.COM Nov 14 2019 04:48:00 Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-4000
517631533	+E-mail/Text: bankruptcy@usecapital.com Nov 14 2019 00:50:37 Capital Accounts, Box 140065, Nashville, TN 37214-0065
517631534	+EDI: CAPITALONE.COM Nov 14 2019 04:48:00 Capital One Bank, 4851 Cox Road, Glen Allen, VA 23060-6293
517631536	+EDI: CHASE.COM Nov 14 2019 04:48:00 Chase Bank, NA, 200 White Clay Center Drive, Newark, DE 19711-5466
517631538	+EDI: CITICORP.COM Nov 14 2019 04:48:00 CitiBank, NA, 701 East 60th Street North, Sioux Falls, SD 57104-0493
517631540	+EDI: WFNNB.COM Nov 14 2019 04:48:00 Comenity Bank, One Righter Pkwy, Suite 100, Wilmington, DE 19803-1533
517631541	EDI: WFNNB.COM Nov 14 2019 04:48:00 Comenity Bank/VS, Box 659728, San Antonio, TX 78265-9728
517631546	+EDI: CITICORP.COM Nov 14 2019 04:48:00 Home Depot, Box 6497, Sioux Falls, SD 57117-6497
517631548	+EDI: IIC9.COM Nov 14 2019 04:48:00 IC System, 444 Highway 96 East, Box 64378, Saint Paul, MN 55127-2557
517631549	EDI: IRS.COM Nov 14 2019 04:48:00 Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
517631551	+E-mail/Text: bncnotices@becket-lee.com Nov 14 2019 00:48:28 Kohl's/Capone, Box 3115, Milwaukee, WI 53201-3115

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 56

Date Rcvd: Nov 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517631553 +EDI: MID8.COM Nov 14 2019 04:48:00 Midland Funding LLC, 2365 Northside Drive, Ste 30,
San Diego, CA 92108-2709
517631559 +EDI: PRA.COM Nov 14 2019 04:48:00 Portfolio Recovery Services, 120 Corporate Blvd,
Ste 100, Norfolk, VA 23502-4952
517631563 +EDI: RMCB.COM Nov 14 2019 04:48:00 RMCB, 4 Westchester Plaza, Suite 110,
Elmsford, NY 10523-3835
517631564 +E-mail/Text: rwjebn@rwjbh.org Nov 14 2019 00:50:25 Robert Wood Johnson Univ. Hosp.,
1 Robert Wood Johnson Place, New Brunswick, NJ 08901-1966
517631565 E-mail/Text: ebn@rwjbh.org Nov 14 2019 00:50:05 Saint Barnabas Med Ctr, Box 29960,
New York, NY 10087-9960
517631566 +E-mail/Text: bankruptcy@bbandt.com Nov 14 2019 00:49:29 Sheffield Financial Corp.,
Box 1847, Wilson, NC 27894-1847
517633071 +EDI: RMSC.COM Nov 14 2019 04:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517631573 +EDI: VERIZONCOMB.COM Nov 14 2019 04:48:00 Verizon, Box 28000,
Lehigh Valley, PA 18002-8000

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517631555* +Montville Veterinary Group, LLC, 3 Main Road, Montville, NJ 07045-9539

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Andrew R. Turner on behalf of Creditor Aaron & Company courts@turnerlaw.net
Andrew R. Turner on behalf of Plaintiff Aaron & Co. courts@turnerlaw.net
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee, et al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donald V. Biase dbiase4236@gmail.com, dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association, as Trustee, et al... rsolarz@kmllawgroup.com
Roger Chavez on behalf of Defendant Christopher Soloninkin rchavez01@aol.com, rchavez@chavezlegal.com
Roger Chavez on behalf of Defendant Kristine Anne Soloninkin rchavez01@aol.com, rchavez@chavezlegal.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8